

**STATE BANCORP, INC.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1138861	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,590	\$1,603	0.8%		
Loans	\$1,133	\$1,161	2.5%		
Construction & development	\$59	\$52	-12.9%		
Closed-end 1-4 family residential	\$27	\$27	-0.9%		
Home equity	\$56	\$48	-14.6%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-22.7%		
Commercial & Industrial	\$341	\$349	2.4%		
Commercial real estate	\$520	\$518	-0.4%		
Unused commitments	\$219	\$199	-9.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$319	\$220	-31.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$64	\$55	-15.2%		
Cash & balances due	\$23	\$118	408.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,416	\$1,428	0.8%		
Deposits	\$1,349	\$1,381	2.3%		
Total other borrowings	\$54	\$31	-42.6%		
FHLB advances	\$22	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$174	\$175	0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	10.0%	--		
Tier 1 risk based capital ratio	12.2%	12.7%	--		
Total risk based capital ratio	13.5%	13.9%	--		
Return on equity <sup>1</sup>	8.5%	0.7%	--		
Return on assets <sup>1</sup>	0.9%	0.1%	--		
Net interest margin <sup>1</sup>	4.2%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	222.6%	239.9%	--		
Loss provision to net charge-offs (qtr)	128.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	0.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	1.8%	0.0%	1.4%	0.0%	--
Closed-end 1-4 family residential	0.1%	1.7%	0.3%	0.0%	--
Home equity	1.7%	1.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.6%	6.6%	4.4%	0.6%	--
Commercial & Industrial	3.2%	1.7%	0.3%	0.1%	--
Commercial real estate	0.3%	0.3%	0.0%	0.2%	--
Total loans	1.3%	0.8%	0.2%	0.2%	--